

Information to identify the case:

Debtor 1	Danielle Ferrara	Social Security number or ITIN xxx-xx-4217
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-11478-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Danielle Ferrara

6/5/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Danielle Ferrara
Debtor

Case No. 20-11478-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 18

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db	+Danielle Ferrara, 2 Rolling Hills Drive, Budd Lake, NJ 07828-2538
518684352	+ADS/COMENITY/VENUS, PO BOX 182789, Columbus, OH 43218-2789
518684354	+Catherine Aponte, Friedman Vartolo LLP, 1325 Franklin Ave Suite 230, Garden City, NY 11530-1631
518684356	+Citibank Mortgage, MIC 2197 BSC, PO Box 6205, Sioux Falls, SD 57117-6205
518684359	+Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518684360	EDI: HNDA.COM Jun 06 2020 06:03:00 Honda Finance, PO Box 165378, Irving, TX 750165378
518684353	EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One, PO Box 70884, Charlotte, NC 28272-0884
518684355	EDI: CITICORP.COM Jun 06 2020 06:04:00 Citibank, PO Box 769006, San Antonio, TX 782459006
518684357	EDI: WFNBNB.COM Jun 06 2020 06:04:00 Comenity Bank, PO Box 659465, San Antonio, TX 78265-9465
518684361	E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:08:37 Kohl's, P.O. Box 2983, Milwaukee, WI 532012983
518684362	EDI: RMSC.COM Jun 06 2020 06:08:00 Old Navy Visa/SYNCB, PO Box 965005, Orlando, FL 32896-0017
518684363	EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
518689054	+EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518684364	EDI: TDBANKNORTH.COM Jun 06 2020 06:08:00 TD Bank, 32 Chestnut Street, Lewiston, ME 04243
518684365	EDI: WFNBNB.COM Jun 06 2020 06:04:00 Victoria's Secret, PO Box 659728, San Antonio, TX 782659728

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
518684358 former spouse

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Joan Sirkis Warren on behalf of Debtor Danielle Ferrara joan@joanlaverylaw.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5